



# OPEN ENROLLMENT 2015

## 2016 COVERAGE

# RESOURCES AND ASSISTANCE

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- ✕ Welcome!
- ✕ Thank you to:
  - ✕ First Baptist; Middle Baptist; Seedco, Enroll America, The Mid South Aging Commission, Methodist Healthcare,
  - ✕ Social Security Administration
  - ✕ We are here to help
  - ✕ [www.benefitsmemphis.com](http://www.benefitsmemphis.com)

# CITY PLANS 2016

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- ✖ The FY 2016 Budget passed by the City Council vote on June 23, 2015, confirmed:
- ✖ Effective January 1, 2016, all non-grandfathered Retirees, under the age of 65, will no longer receive a 70% subsidy from the city towards the cost of their medical premiums.
- ✖ **Pre-65 Retirees may choose to pay 100% of the premiums to remain on the COM Premier or Basic plans - “Access Only”.**



# “ACCESS ONLY” RATES BI- WEEKLY

2016

City Plan	Basic	Premier
Single Coverage	\$327.27	\$418.07
Family Coverage	\$582.54	\$827.76

**\*All Retirees who had coverage on COM plans as of 10/01/2014, have access to the Methodist Wellness Clinic.**

# CITY PLANS, CON'T

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- ✖ “Grandfathered” Retiree’s include:
- ✖ All Retirees receiving Line of Duty (LOD) pensions
- ✖ Widows and Dependents of employees who died in the line of duty.
- ✖ Post -65 retirees with no Medicare, or those with Medicare A or B only coverage
- ✖ All retirees may return to City coverage when enrolled in Medicare for supplemental plans – 25% subsidy now.

# CITY PLANS, CON'T

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- ✖ Any retiree with an active Social Security Disability application will be reviewed on a “case by case” basis for “grandfather status”.
- ✖ -Documentation must be submitted to the Health, Wellness and Benefits office.
- ✖ 2714 Union Extended, Suite 100
- ✖ Memphis, TN 38112
- ✖ Attention: Nila Carrington



# SPOUSAL COVERAGE

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- ✖ Spouses are allowed to have coverage through the city's plans, if they do not have access to another employers sponsored healthcare plan.
- ✖ Participants and spouses will be required to sign an affidavit confirming they do not have access to health insurance through another employer.

# HOW TO SHOP

## Shopping for Health Insurance

In Tennessee to shop and compare every health plan in the State see:  
[healthcare.gov](http://healthcare.gov)

- Apply for cost savings
- We will direct you to free professional experts that can assist you
- **Seedco 901.405.7895; Enroll America 901.517.8689**
- You can review in the comfort of your own home - [healthcare.gov](http://healthcare.gov)

You will need a email address; if you need one go to:

*Yahoo, Gmail, Hotmail*

***Healthcare.gov site will allow you to apply, compare and see every Qualified Health Plan (QHP) in the State***

Additional Resources: **Medicare and Social Security Administration**

-Commission of the Mid-South 901.222.4107

-Social Security **866.331.6386 ext. 19188**



# WHEN TO SHOP

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## When to Shop?

### *2015 Health Care Exchange Open Enrollment Period – 2016 Coverage*

November 15, 2015 through February 15, 2016

Health coverage to begin on January 1, 2016 you have to enroll by December 15, 2015

*2016 Open Enrollment is scheduled to close February 15, 2016; if you don't have health coverage you may be assessed a tax penalty.*

### *If you have a qualifying event:*

Lose your employer sponsored health coverage, birth/adoption of a child, death of a spouse, get married, change of income, if you move....

These events will open a **Special Enrollment Period** for getting health coverage throughout the year

# QUESTIONS?

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- ✕ Thank you for listening.
- ✕ Health, Wellness, Benefits Office
- ✕ 2714 Union Ave. Ext.
- ✕ 5<sup>th</sup> Floor, Suite 100
- ✕ 901-636-6800
- ✕ [www.benefitsmemphis.com](http://www.benefitsmemphis.com)